

10 **IN THE STATES**

The life insurance industry is integral to the economies of all 50 states and the District of Columbia. In 2009, 927 life insurers were domiciled in the United States, and another 19 were domiciled in U.S. territories (Table 10.1). The companies' investments contribute to state economies as Americans and their families achieve financial security through life insurance products.

Billions of dollars of life insurance coverage is purchased in each state every year. Californians bought the most in 2009, \$350 billion worth, while Vermont residents acquired \$4 billion (Table 10.2). Total life insurance in force ranged from \$3 trillion in California to \$36 billion in Wyoming (Table 10.3).

Payments from life insurers are a mainstay of financial security for residents in every state. Death payments under life insurance policies were greatest in California (\$6.9 billion) and Texas (\$5.2 billion) during 2009 (Table 10.4). Life insurance beneficiaries in 10 other states received payments totaling over \$2 billion, and 14 states had death payments between \$1 billion and \$2 billion. Table 10.5 breaks down death payments among individual, group, and credit policies.

Annuity payments are another source of financial security provided by life insurers nationwide. In 2009, payments from annuities totaled \$7.9 billion in California followed by \$5.7 billion in New York (Table 10.4). Residents of 24 other states received annuity payments totaling more than \$1 billion.

Table 10.6 reports the distribution of premium receipts by state in 2009 across the various product lines offered by life insurers—life insurance, annuities, health insurance, and deposit-type funds. The greatest premium amounts for life insurance, health insurance, and annuities were collected in California (\$58 billion) and New York (\$44 billion).

Life insurers are a significant source of investment capital in each state, particularly through real estate loans. U.S. life insurers held \$325 billion in domestic mortgages in 2009. Mortgage holdings ranged from \$102 million in Alaska to \$67 billion in California (Table 10.7). Life insurers also directly own real estate across the country—\$27 billion worth in 2009 (Table 10.8). California and Texas had the most real estate owned by life insurers, with \$4.2 billion and \$2.5 billion, respectively.

Table 10.1

Life Insurers, by State of Domicile, 2009

Alabama	10	Nebraska	33
Alaska	-	Nevada	1
Arizona	42	New Hampshire	1
Arkansas	28	New Jersey	6
California	18	New Mexico	1
Colorado	9	New York	88
Connecticut	26	North Carolina	2
Delaware	24	North Dakota	3
District of Columbia	3	Ohio	43
Florida	12	Oklahoma	23
Georgia	15	Oregon	2
Hawaii	4	Pennsylvania	42
Idaho	1	Rhode Island	3
Illinois	64	South Carolina	14
Indiana	28	South Dakota	1
Iowa	26	Tennessee	12
Kansas	10	Texas	127
Kentucky	7	Utah	14
Louisiana	32	Vermont	3
Maine	2	Virginia	5
Maryland	4	Washington	10
Massachusetts	18	West Virginia	-
Michigan	28	Wisconsin	27
Minnesota	15	Wyoming	-
Mississippi	12		
Missouri	26		
Montana	2	Total U.S.	927
		Guam	4
		Puerto Rico	15
		Aggregate total	946

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent U.S. life insurers and fraternal benefit societies.

Table 10.2

Life Insurance Purchases, by State, 2009 (millions)

	Individual	Group	Credit	Total
Alabama	\$25,487	\$13,267	\$1,245	\$40,000
Alaska	3,004	2,901	92	5,998
Arizona	29,313	18,445	315	48,072
Arkansas	11,320	9,098	507	20,925
California	212,738	134,477	2,344	349,558
Colorado	32,128	22,698	288	55,114
Connecticut	29,903	22,584	305	52,792
Delaware	7,256	2,987	109	10,351
District of Columbia	4,796	6,831	129	11,756
Florida	100,269	58,378	2,754	161,401
Georgia	57,264	42,064	3,847	103,174
Hawaii	7,210	1,656	382	9,248
Idaho	8,592	3,276	238	12,106
Illinois	76,682	61,017	1,793	139,493
Indiana	26,757	28,978	766	56,501
Iowa	17,722	10,340	790	28,852
Kansas	15,805	8,828	501	25,135
Kentucky	15,365	10,762	1,481	27,608
Louisiana	26,746	16,244	3,150	46,141
Maine	4,240	3,079	504	7,823
Maryland	34,264	19,193	759	54,216
Massachusetts	43,043	31,461	449	74,953
Michigan	39,088	33,520	1,519	74,127
Minnesota	34,004	24,530	713	59,247
Mississippi	14,494	12,129	1,084	27,707
Missouri	29,879	27,014	1,014	57,906
Montana	4,071	1,166	179	5,416
Nebraska	12,204	5,552	684	18,440
Nevada	13,527	6,940	232	20,699
New Hampshire	6,461	3,829	430	10,721
New Jersey	69,292	40,749	530	110,570
New Mexico	6,625	4,887	568	12,080
New York	136,304	75,356	2,186	213,846
North Carolina	48,568	67,853	3,601	120,023
North Dakota	3,557	1,354	292	5,203
Ohio	48,845	36,780	1,312	86,937
Oklahoma	15,346	9,306	781	25,433
Oregon	16,146	9,200	430	25,775
Pennsylvania	60,821	50,817	4,508	116,146
Rhode Island	5,054	17,009	49	22,112
South Carolina	22,353	15,630	2,056	40,039
South Dakota	5,905	1,649	202	7,757
Tennessee	32,883	28,452	1,994	63,329
Texas	128,554	90,167	7,320	226,041
Utah	21,137	12,345	867	34,349
Vermont	2,256	1,208	192	3,655
Virginia	41,844	32,336	1,509	75,689
Washington	31,688	14,796	420	46,904
West Virginia	4,593	3,124	488	8,205
Wisconsin	28,263	20,276	969	49,508
Wyoming	2,933	1,286	153	4,372
Total U.S.	1,676,600	1,177,824	59,028	2,913,451
Other ¹	59,898	14,311	9,073	83,282
Aggregate total	1,736,498	1,192,135	68,100	2,996,733

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent direct business of US life insurers and fraternal benefit societies.

¹Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.3

Life Insurance in Force, by State, 2009

	Thousands of policies/Millions of dollars					
	Individual		Group ¹	Credit		Total
	Policies	Face amount	Face amount	Policies ²	Face amount	Face amount
Alabama	5,481	\$234,422	\$111,722	342	\$1,739	\$347,883
Alaska	177	33,927	17,607	47	325	51,859
Arizona	1,764	276,539	137,482	153	1,338	415,359
Arkansas	1,706	105,690	60,426	166	877	166,993
California	10,246	2,054,873	958,029	654	2,585	3,015,487
Colorado	1,908	308,660	156,350	178	1,017	466,027
Connecticut	1,672	322,962	172,389	115	793	496,144
Delaware	482	90,563	96,399	36	269	187,231
District of Columbia	440	35,522	77,785	28	182	113,489
Florida	7,473	946,789	546,385	847	5,390	1,498,564
Georgia	5,347	536,022	333,465	1,008	3,593	873,081
Hawaii	563	75,157	28,959	139	808	104,924
Idaho	510	70,316	29,066	70	540	99,922
Illinois	7,159	796,290	467,781	659	3,884	1,267,955
Indiana	3,400	286,014	177,256	379	1,989	465,259
Iowa	1,961	182,091	81,986	201	1,606	265,683
Kansas	1,564	159,138	90,770	146	1,051	250,959
Kentucky	2,401	162,398	109,150	437	1,770	273,319
Louisiana	4,084	224,049	134,789	677	3,197	362,035
Maine	527	54,043	45,176	98	793	100,013
Maryland	3,646	359,261	213,842	302	1,661	574,763
Massachusetts	2,777	470,636	316,595	183	1,170	788,401
Michigan	4,407	436,064	323,358	474	3,195	762,618
Minnesota	2,692	366,011	244,949	199	2,445	613,405
Mississippi	2,061	123,469	65,972	360	1,878	191,319
Missouri	3,249	298,714	208,302	327	2,064	509,080
Montana	360	41,164	15,767	60	429	57,360

Continued

Table 10.3

Life Insurance in Force, by State, 2009—Continued

	Thousands of policies/Millions of dollars					
	Individual		Group ¹	Credit		Total
	Policies	Face amount	Face amount	Policies ²	Face amount	Face amount
Nebraska	1,118	117,258	58,854	170	933	177,046
Nevada	664	116,245	53,536	131	561	170,342
New Hampshire	576	78,554	40,437	104	872	119,862
New Jersey	4,076	726,065	525,827	230	1,734	1,253,627
New Mexico	650	67,732	65,908	158	1,215	134,855
New York	8,384	1,312,596	651,671	814	5,246	1,969,512
North Carolina	6,167	493,187	306,354	629	3,415	802,957
North Dakota	400	38,211	13,527	64	600	52,338
Ohio	6,502	562,420	360,424	443	3,494	926,338
Oklahoma	1,545	141,683	80,018	223	1,682	223,383
Oregon	1,133	166,208	116,980	167	1,102	284,290
Pennsylvania	7,639	699,760	454,990	811	5,951	1,160,701
Rhode Island	445	61,325	56,772	25	165	118,262
South Carolina	3,292	207,130	100,636	787	2,231	309,997
South Dakota	504	57,896	13,864	54	438	72,198
Tennessee	4,000	316,730	216,750	508	3,053	536,533
Texas	10,505	1,128,891	802,610	2,094	16,268	1,947,769
Utah	785	160,722	71,135	253	1,468	233,325
Vermont	295	29,875	17,218	43	315	47,409
Virginia	4,344	438,513	419,109	443	2,937	860,559
Washington	1,922	312,491	206,016	202	1,356	519,862
West Virginia	993	51,293	89,553	108	761	141,607
Wisconsin	3,175	314,898	168,761	324	2,188	485,847
Wyoming	230	26,461	9,352	31	300	36,113
Total U.S.	147,398	16,676,929	10,122,058	17,102	104,874	26,903,861
Other ³	5,930	481,876	154,747	7,788	51,927	688,550
Aggregate total	153,329	17,158,805	10,276,805	24,890	156,801	27,592,411

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Credit category is limited to life insurance on loans of 10 years or less duration. Individual and group categories include credit life insurance on loans of more than 10 years duration. Data represent direct business of U.S. life insurers and fraternal benefit societies.

¹Omits policies due to double counting.

²Includes group credit certificates.

³ Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.4

Life Insurance and Annuity Benefit Payments, by State, 2009 (thousands)

	Policy and contract dividends	Death payments	Annuity payments¹	Surrender values	Other payments²	Total
Alabama	\$206,525	\$1,228,678	\$1,045,111	\$2,695,996	\$33,671	\$5,209,981
Alaska	25,400	126,177	91,925	390,478	17,126	651,106
Arizona	267,707	1,251,871	1,387,942	4,136,580	45,950	7,090,050
Arkansas	110,754	593,587	388,466	1,200,188	60,230	2,353,225
California	1,527,062	6,952,428	7,882,482	26,487,589	703,441	43,553,002
Colorado	277,806	1,160,222	1,019,106	3,899,408	288,868	6,645,411
Connecticut	388,158	1,167,116	2,279,530	12,538,359	30,963	16,404,127
Delaware	62,193	497,256	2,514,790	6,205,706	1,063,232	10,343,178
District of Columbia	53,877	362,494	170,140	1,020,004	155,082	1,761,597
Florida	1,025,560	4,919,287	4,757,721	15,153,356	548,420	26,404,344
Georgia	475,618	2,369,706	1,194,171	4,901,580	88,053	9,029,127
Hawaii	89,680	297,966	359,553	1,295,664	7,149	2,050,012
Idaho	78,848	295,810	325,785	820,915	36,791	1,558,149
Illinois	1,094,875	3,320,204	3,315,214	9,608,495	298,178	17,636,966
Indiana	420,684	1,595,057	1,343,389	4,157,081	44,356	7,560,566
Iowa	342,296	915,842	831,496	2,457,833	2,017,626	6,565,093
Kansas	203,948	707,171	565,468	2,161,624	53,100	3,691,312
Kentucky	201,485	932,843	710,443	1,791,525	58,287	3,694,583
Louisiana	213,126	1,116,436	716,183	2,470,166	71,708	4,587,619
Maine	93,001	285,432	281,318	845,123	82,865	1,587,739
Maryland	390,842	1,521,166	1,466,343	3,938,352	3,198,658	10,515,360
Massachusetts	679,293	1,615,643	2,147,393	7,049,635	1,547,236	13,039,200
Michigan	629,346	2,318,803	2,455,766	8,354,786	47,209	13,805,911
Minnesota	459,129	1,472,652	1,255,300	4,708,540	34,225	7,929,846
Mississippi	95,143	706,499	284,201	1,261,549	88,156	2,435,548
Missouri	357,488	1,466,473	1,184,249	4,271,014	190,562	7,469,785
Montana	60,091	173,197	190,376	450,649	4,975	879,288

Continued

Table 10.4

Life Insurance and Annuity Benefit Payments, by State, 2009 (thousands)—Continued

	Policy and contract dividends	Death payments	Annuity payments¹	Surrender values	Other payments²	Total
Nebraska	166,161	520,870	665,636	1,327,764	14,718	2,695,150
Nevada	96,337	485,796	433,508	1,513,153	16,038	2,544,832
New Hampshire	117,089	301,052	357,835	1,166,335	9,818	1,952,129
New Jersey	833,148	2,763,816	2,568,969	11,045,893	586,419	17,798,246
New Mexico	87,144	429,086	671,550	882,528	107,931	2,178,239
New York	2,024,057	4,772,263	5,701,771	20,386,286	303,976	33,188,352
North Carolina	598,089	2,260,582	1,471,308	6,892,630	793,672	12,016,280
North Dakota	55,548	165,117	121,126	409,841	3,597	755,229
Ohio	732,870	3,048,344	2,965,380	8,485,900	664,279	15,896,772
Oklahoma	162,663	853,955	627,350	1,597,464	131,039	3,372,471
Oregon	178,946	673,911	1,036,085	2,497,788	19,144	4,405,875
Pennsylvania	1,080,906	3,452,171	3,503,612	10,929,248	505,249	19,471,186
Rhode Island	84,128	323,464	348,366	790,626	10,309	1,556,893
South Carolina	225,505	1,143,647	627,059	2,672,903	34,274	4,703,389
South Dakota	69,203	226,162	168,095	531,696	3,639	998,795
Tennessee	291,184	1,669,342	1,077,297	3,990,629	173,540	7,201,992
Texas	893,974	5,210,502	4,058,269	13,187,008	220,190	23,569,942
Utah	113,874	571,881	473,970	1,568,844	16,739	2,745,307
Vermont	67,866	143,819	158,275	433,877	47,955	851,792
Virginia	498,939	2,060,105	1,324,406	4,740,291	112,929	8,736,669
Washington	327,775	1,137,650	1,698,454	4,486,648	34,417	7,684,944
West Virginia	109,319	399,731	362,090	958,955	32,704	1,862,800
Wisconsin	582,604	1,279,088	1,509,300	4,485,807	47,594	7,904,393
Wyoming	32,066	123,507	90,478	294,338	2,313	542,701
Total U.S.	19,259,332	73,385,878	72,184,047	239,548,648	14,708,600	419,086,505
Other ³	992,183	1,664,532	1,867,489	11,935,324	2,889,868	19,349,395
Aggregate total	20,251,514	75,050,410	74,051,536	251,483,972	17,598,468	438,435,900

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Codification effective with 2001 Annual Statement filings changed the reporting of certain lines of business, particularly deposit-type contracts, as explained in numbered footnotes. Data represent direct business of U.S. life insurers and fraternal benefit societies.

¹Excludes payments from deposit-type contracts due to codification.

²Includes matured endowments, disability payments, and payments on guaranteed interest contracts (GICs).

³Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.5

Payments to Life Insurance Beneficiaries, by State, 2009 (thousands)

	Individual	Group	Credit	Total
Alabama	\$830,148	\$387,759	\$10,771	\$1,228,678
Alaska	68,532	56,017	1,628	126,177
Arizona	833,122	414,344	4,405	1,251,871
Arkansas	373,433	213,824	6,330	593,587
California	4,960,498	1,980,361	11,569	6,952,428
Colorado	786,650	369,294	4,277	1,160,222
Connecticut	838,067	326,392	2,656	1,167,116
Delaware	312,811	182,933	1,512	497,256
District of Columbia	88,505	273,394	594	362,494
Florida	3,551,463	1,336,319	31,505	4,919,287
Georgia	1,535,851	812,659	21,195	2,369,706
Hawaii	197,759	97,593	2,614	297,966
Idaho	202,239	90,886	2,686	295,810
Illinois	2,257,001	1,047,676	15,527	3,320,204
Indiana	1,016,563	566,587	11,907	1,595,057
Iowa	684,220	224,040	7,581	915,842
Kansas	477,884	223,678	5,608	707,171
Kentucky	610,509	311,474	10,860	932,843
Louisiana	754,596	347,889	13,951	1,116,436
Maine	156,065	125,882	3,485	285,432
Maryland	926,183	587,167	7,817	1,521,166
Massachusetts	1,082,539	529,716	3,388	1,615,643
Michigan	1,365,974	933,165	19,664	2,318,803
Minnesota	1,091,260	372,545	8,847	1,472,652
Mississippi	485,420	213,015	8,064	706,499
Missouri	929,390	523,296	13,788	1,466,473
Montana	116,669	54,462	2,066	173,197

Continued

Table 10.5

Payments to Life Insurance Beneficiaries, by State, 2009 (thousands)—Continued

	Individual	Group	Credit	Total
Nebraska	398,474	118,870	3,526	520,870
Nevada	325,471	158,019	2,306	485,796
New Hampshire	208,286	90,456	2,311	301,052
New Jersey	1,796,028	962,209	5,578	2,763,816
New Mexico	250,135	173,977	4,974	429,086
New York	3,401,269	1,346,438	24,556	4,772,263
North Carolina	1,546,010	692,493	22,079	2,260,582
North Dakota	114,340	48,228	2,550	165,117
Ohio	2,089,326	938,273	20,745	3,048,344
Oklahoma	541,808	303,349	8,798	853,955
Oregon	464,011	203,056	6,844	673,911
Pennsylvania	2,358,869	1,062,158	31,144	3,452,171
Rhode Island	238,815	83,886	762	323,464
South Carolina	754,370	375,418	13,858	1,143,647
South Dakota	184,068	40,014	2,080	226,162
Tennessee	1,070,815	580,414	18,113	1,669,342
Texas	3,346,514	1,817,751	46,237	5,210,502
Utah	383,463	184,014	4,404	571,881
Vermont	98,310	44,147	1,362	143,819
Virginia	1,127,984	917,149	14,972	2,060,105
Washington	707,421	422,792	7,438	1,137,650
West Virginia	234,344	159,710	5,677	399,731
Wisconsin	898,974	370,116	9,998	1,279,088
Wyoming	84,209	37,764	1,534	123,507
Total U.S.	49,156,667	23,733,068	496,143	73,385,878
Other ¹	1,280,018	231,704	152,810	1,664,532
Aggregate total	50,436,686	23,964,772	648,953	75,050,410

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

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¹Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.6

Direct Premium Receipts of Life Insurers, by State, 2009 (millions)

	Life	Annuity	Health	Deposit-type funds¹	Total
Alabama	\$1,887	\$3,276	\$1,556	\$228	\$6,947
Alaska	303	575	285	33	1,196
Arizona	1,911	5,862	3,459	224	11,455
Arkansas	932	1,776	1,460	89	4,256
California	13,232	31,937	12,649	2,036	59,853
Colorado	1,973	5,304	3,141	728	11,147
Connecticut	2,346	6,543	2,228	10,520	21,637
Delaware	856	1,612	430	26,787	29,685
District of Columbia	378	1,432	581	168	2,560
Florida	7,384	20,461	10,888	1,043	39,777
Georgia	4,022	5,946	5,045	615	15,628
Hawaii	616	1,665	633	58	2,972
Idaho	469	1,131	589	257	2,446
Illinois	6,037	12,770	6,711	1,127	26,646
Indiana	2,422	5,674	4,134	544	12,774
Iowa	1,510	3,430	1,602	2,096	8,638
Kansas	1,229	2,535	3,112	2,320	9,197
Kentucky	1,407	2,977	2,125	169	6,678
Louisiana	1,968	4,001	1,890	173	8,032
Maine	451	1,184	873	195	2,703
Maryland	2,542	6,465	2,614	744	12,366
Massachusetts	3,126	9,147	2,650	627	15,550
Michigan	3,761	11,601	4,081	861	20,305
Minnesota	3,117	8,134	2,045	549	13,845
Mississippi	1,088	1,521	1,672	99	4,380
Missouri	2,574	6,320	5,327	530	14,751
Montana	305	608	519	32	1,464
Nebraska	939	1,934	1,244	487	4,604
Nevada	812	1,702	1,146	245	3,906
New Hampshire	533	1,739	644	1,800	4,717
New Jersey	5,656	13,052	4,503	1,730	24,941
New Mexico	572	1,213	795	77	2,656
New York	10,348	26,673	7,010	25,826	69,857
North Carolina	4,040	9,187	5,217	2,960	21,404
North Dakota	321	667	329	28	1,345
Ohio	4,636	12,203	7,111	1,710	25,660
Oklahoma	1,221	2,304	1,777	189	5,490
Oregon	1,073	3,386	1,611	212	6,283
Pennsylvania	5,772	15,723	5,572	1,240	28,308
Rhode Island	447	1,176	513	107	2,244
South Carolina	1,730	3,445	2,191	180	7,546
South Dakota	551	634	404	49	1,639
Tennessee	2,634	5,108	3,110	490	11,342
Texas	8,875	17,929	13,906	1,111	41,821
Utah	1,022	2,147	1,123	143	4,435
Vermont	228	636	374	41	1,279
Virginia	3,594	6,911	4,077	646	15,228
Washington	1,929	5,491	2,549	299	10,268
West Virginia	598	1,331	825	94	2,848
Wisconsin	2,443	6,517	4,946	637	14,543
Wyoming	232	395	320	29	976
Total U.S.	128,052	305,393	153,597	93,182	680,224
Other ²	9,335	3,173	17,132	237	29,877
Aggregate total	137,387	308,566	170,729	93,419	710,101

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Codification effective with 2001 Annual Statement filings changed the reporting of certain lines of business, particularly deposit-type contracts. Data represent direct business of U.S. life insurers and fraternal benefit societies.

¹Includes guaranteed interest contracts, supplemental contracts and annuities certain, dividend accumulations or refunds, and other deposit funds.

²Includes Puerto Rico, American Samoa, Guam, U.S. Virgin Islands, Canada, N. Mariana Islands and other aggregates.

Table 10.7

Mortgages Owned by Life Insurers, by Type and State, 2009 (thousands)

	Farm	Non-farm	Total
Alabama	\$481,767	\$1,407,261	\$1,889,028
Alaska	5,960	95,958	101,918
Arizona	126,621	7,283,373	7,409,994
Arkansas	691,185	304,087	995,272
California	4,496,390	62,605,403	67,101,793
Colorado	120,692	6,599,462	6,720,154
Connecticut	4,563	2,489,947	2,494,511
Delaware	15,537	935,646	951,183
District of Columbia	-	6,267,718	6,267,718
Florida	1,182,682	19,158,253	20,340,935
Georgia	242,717	11,628,818	11,871,535
Hawaii	3,932	1,263,749	1,267,682
Idaho	762,785	661,907	1,424,692
Illinois	701,036	13,739,168	14,440,205
Indiana	447,810	3,270,055	3,717,865
Iowa	618,641	1,055,501	1,674,143
Kansas	147,741	1,674,242	1,821,983
Kentucky	74,197	1,871,051	1,945,248
Louisiana	232,868	872,221	1,105,089
Maine	257,733	536,285	794,018
Maryland	10,061	9,617,838	9,627,899
Massachusetts	-	8,178,660	8,178,660
Michigan	91,759	4,748,537	4,840,295
Minnesota	349,547	6,091,363	6,440,910
Mississippi	739,047	576,222	1,315,269
Missouri	242,681	3,651,420	3,894,101
Montana	331,759	182,896	514,655
Nebraska	449,081	1,534,785	1,983,866
Nevada	29,579	3,539,396	3,568,975
New Hampshire	59,527	624,257	683,784
New Jersey	83,656	14,751,730	14,835,386
New Mexico	118,227	942,332	1,060,559
New York	75,281	21,182,450	21,257,731
North Carolina	127,560	6,666,796	6,794,356
North Dakota	37,383	166,741	204,124
Ohio	257,316	7,540,900	7,798,215
Oklahoma	249,455	977,822	1,227,276
Oregon	523,281	5,077,421	5,600,702
Pennsylvania	127,372	8,885,478	9,012,850
Rhode Island	-	447,451	447,451
South Carolina	189,357	2,110,001	2,299,359
South Dakota	251,034	148,620	399,654
Tennessee	113,595	4,073,020	4,186,615
Texas	473,024	25,324,760	25,797,785
Utah	35,842	3,303,235	3,339,078
Vermont	-	114,162	114,162
Virginia	97,466	10,451,558	10,549,024
Washington	1,192,351	10,553,379	11,745,729
West Virginia	142,811	157,589	300,400
Wisconsin	216,320	2,282,964	2,499,284
Wyoming	139,801	46,793	186,594
Total U.S.	17,369,030	307,670,682	325,039,713
Other ¹	391,753	10,884,151	11,275,904
Aggregate total	17,760,783	318,554,834	336,315,617

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent U.S. life insurers and fraternal benefit societies.

¹Includes U.S. territories and possessions, various, and multistate categories and foreign countries.

Table 10.8

Real Estate Owned by Life Insurers, by State, 2009 (thousands)

Alabama	\$219,236	Nebraska	\$261,945
Alaska	16,672	Nevada	236,367
Arizona	919,225	New Hampshire	57,298
Arkansas	21,198	New Jersey	882,521
California	4,165,097	New Mexico	9,488
Colorado	530,933	New York	996,093
Connecticut	921,028	North Carolina	522,351
Delaware	29,581	North Dakota	52,314
District of Columbia	1,060,864	Ohio	302,488
Florida	1,993,330	Oklahoma	53,889
Georgia	1,084,826	Oregon	236,927
Hawaii	67,524	Pennsylvania	431,609
Idaho	22,155	Rhode Island	67,504
Illinois	1,547,957	South Carolina	84,344
Indiana	224,410	South Dakota	20,144
Iowa	444,007	Tennessee	433,947
Kansas	159,514	Texas	2,520,241
Kentucky	62,506	Utah	48,393
Louisiana	134,956	Vermont	43,330
Maine	80,607	Virginia	1,086,293
Maryland	141,300	Washington	1,452,305
Massachusetts	1,523,892	West Virginia	2,396
Michigan	259,578	Wisconsin	490,551
Minnesota	690,876	Wyoming	14,142
Mississippi	83,955	Total U.S.	26,823,492
Missouri	111,386	Other ¹	890,610
Montana	-	Aggregate total	27,714,102

Source: ACLI tabulations of National Association of Insurance Commissioners (NAIC) data, used by permission.

Notes: NAIC does not endorse any analysis or conclusions based on use of its data. Data represent U.S. life insurers and fraternal benefit societies.

¹Includes U.S. territories and possessions, various, and multistate categories and foreign countries.